

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 18–33015–ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.  
Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard R. Harker  
37 Sandra Way  
Franklinville, NJ 08322

Natalie J. Harker  
37 Sandra Way  
Franklinville, NJ 08322

Social Security No.:

xxx–xx–7688

xxx–xx–6299

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Andrew B. Altenburg Jr. Andrew B. Altenburg Jr. on:

Date: 2/27/20

Time: 02:00 PM

Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101–2067

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

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**APPLICANT(S)**

Brad J. Sadek, Debtor's Attorney

**COMMISSION OR FEES**

FEES: \$1500.00

**EXPENSES**

EXPENSES: \$0.00

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If this is a chapter 13 case, the fees and expenses awarded:



will not reduce the amount to be paid to general unsecured creditors under the plan.



will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: January 22, 2020  
JAN:

Jeanne Naughton  
Clerk

United States Bankruptcy Court  
District of New Jersey

In re:  
Richard R. Harker  
Natalie J. Harker  
Debtors

Case No. 18-33015-ABA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 137

Page 1 of 3  
Total Noticed: 54

Date Rcvd: Jan 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2020.

db/jdb  
r  
cr  
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517882112  
517882113  
518102131  
517929607  
518015679  
517882121  
517882122  
517882125  
517882127  
517882128  
517944054  
518066721  
517882130  
517882135  
517995850  
517903882  
517882136  
517983571  
517882137

+Richard R. Harker, Natalie J. Harker, 37 Sandra Way, Franklinville, NJ 08322-2690  
+Michael DiPlacido, Keller Williams, 381 Egg Harbor Road, Sewell, NJ 08080-1853  
+PHH MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
+PHH MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
+Advocare Laurel Pediatrics, PO Box 3001, Voorhees, NJ 08043-0598  
+Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801  
+Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803  
Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
+Division of Taxation, PO Box 046, Trenton, NJ 08601-0046  
+Financial Recoveries, Attn: Bankruptcy, PO Box 1388, Mount Laurel, NJ 08054-7388  
+I C System Inc, Attn: Bankruptcy, P.O. Box 64378, St. Paul, MN 55164-0378  
Labcorp, P.O. Box 2240, Burlington, NC 27216-2240  
+Mercury/FBT, Attn: Bankruptcy, PO Box 84064, Columbus, GA 31908-4064  
+Mortgage Service Center/PHH Mortgage, Attn: Bankruptcy Department, PO Box 5452, Mount Laurel, NJ 08054-5452  
+PHH Mortgage Corporation, One Mortgage Way Mail Stop SV01, Mt. Laurel, New Jersey 08054-4637  
++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)  
+South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710  
+TD Bank, PO Box 16027, Lewiston, ME 04243-9513  
+TD Bank, N.A., Payment Processing PO Box 16029, Lewiston ME 04243-9507  
+TD Bank, N.A. as successor in, interest to Commerce Bank, NA., c/o Schiller Knapp Lefkowitz Hertz, 950 New Loudon Rd, Latham, NY 12110-2100  
++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408)  
+Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
Virtua, P.O. Box 71451, Philadelphia, PA 19176-1451

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg  
smg  
517971890  
517882114  
517882115  
517944128  
517882116  
517882117  
517882118  
517882119  
517882120  
517882123  
517882124  
518578958  
518578959  
517924219  
517882126

E-mail/Text: usanj.njbankr@usdoj.gov Jan 23 2020 01:04:06 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 23 2020 01:04:03 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
E-mail/PDF: resurgentbknofications@resurgent.com Jan 23 2020 01:01:24 Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
E-mail/Text: bankruptcy@bbandt.com Jan 23 2020 01:03:25 BB&T, Attn: Bankruptcy, PO Box 1847, Wilson, NC 27894  
+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 23 2020 01:01:07 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 23 2020 01:01:52 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 23 2020 01:03:41 Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, PO Box 18215, Columbus, OH 43218  
+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 23 2020 01:03:41 Comenity Capital/mpcr, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125  
+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 23 2020 01:03:41 Comenitybank/New York, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125  
+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 23 2020 01:03:41 Comenitybank/venus, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125  
+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 23 2020 01:03:41 Comenitycapital/ultamc, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125  
+E-mail/Text: cio.bncmail@irs.gov Jan 23 2020 01:03:18 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
+E-mail/Text: bncnotices@becket-lee.com Jan 23 2020 01:03:05 Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120  
E-mail/PDF: resurgentbknofications@resurgent.com Jan 23 2020 01:00:43 LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587  
E-mail/PDF: resurgentbknofications@resurgent.com Jan 23 2020 01:01:24 LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587  
E-mail/PDF: resurgentbknofications@resurgent.com Jan 23 2020 01:00:40 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
+E-mail/Text: bk@lendingclub.com Jan 23 2020 01:04:37 Lending Club, 71 Stevenson Street, Suite 1000, San Francisco, CA 94105-2967

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517998080 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 23 2020 01:00:27  
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541

517978900 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 23 2020 01:13:03  
Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541

517998076 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 23 2020 01:00:27  
Portfolio Recovery Associates, LLC, c/o Rci Elite Rewards, POB 41067, Norfolk VA 23541

517882129 +E-mail/PDF: gecsedirecoverycorp.com Jan 23 2020 01:01:53 PayPal Credit, P.O. Box 5138,  
Timonium, MD 21094-5138

517952907 E-mail/Text: bnc-quantum@quantum3group.com Jan 23 2020 01:03:54  
Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788

517992856 +E-mail/Text: bncmail@legal.com Jan 23 2020 01:04:18 SYNCHRONY BANK,  
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

517886520 E-mail/Text: bankruptcy@bbandt.com Jan 23 2020 01:03:59 Sheffield Financial, PO Box 1847,  
Wilson, NC 27894-1847

517883605 +E-mail/PDF: gecsedirecoverycorp.com Jan 23 2020 01:00:40 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518536814 +E-mail/PDF: gecsedirecoverycorp.com Jan 23 2020 01:00:38 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

517882131 +E-mail/PDF: gecsedirecoverycorp.com Jan 23 2020 01:01:20 Synchrony Bank/Amazon,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

517882132 +E-mail/PDF: gecsedirecoverycorp.com Jan 23 2020 01:00:44 Synchrony Bank/Care Credit,  
950 Forrer Blvd, Kettering, OH 45420-1469

517882133 +E-mail/PDF: gecsedirecoverycorp.com Jan 23 2020 01:01:32 Synchrony Bank/QVC,  
Po Box 965018, Orlando, FL 32896-5018

517882134 E-mail/Text: bankruptcy@td.com Jan 23 2020 01:04:08 TD Bank, Attn: Bankruptcy,  
1701 Rt 70 E, Cherry Hill, NJ 08034

517992421 E-mail/Text: bankruptcy@td.com Jan 23 2020 01:04:08 TD Bank, N.A.,  
c/o Schiller Knapp Lefkowitz Hertzell LLP, 70 Gray Road, Falmouth, ME 04105

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PHH Mortgage Corporation, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400,  
Philadelphia, PA 19103-1814

518078081\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,  
PO Box 245, Trenton, NJ 08695)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 24, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2020 at the address(es) listed below:

Brad J. Sadek on behalf of Joint Debtor Natalie J. Harker bradsadek@gmail.com,  
bradsadek@gmail.com

Brad J. Sadek on behalf of Debtor Richard R. Harker bradsadek@gmail.com, bradsadek@gmail.com

Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,  
summarymail@standingtrustee.com

Laura M. Egerman on behalf of Creditor PHH MORTGAGE CORPORATION bkyecf@rasflaw.com,  
bkyecf@rasflaw.com; legerman@rasnj.com

Laura M. Egerman on behalf of Creditor PHH Mortgage Corporation bkyecf@rasflaw.com,  
bkyecf@rasflaw.com; legerman@rasnj.com

Nicholas V. Rogers on behalf of Creditor PHH MORTGAGE CORPORATION nj.bkecf@fedphe.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Richard James Tracy, III on behalf of Creditor TD Bank, N.A. as successor in interest to  
Commerce Bank, NA. rtracy@hillwallack.com,  
tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com  
Sherri Jennifer Smith on behalf of Creditor PHH MORTGAGE CORPORATION nj.bkecf@fedphe.com,  
nj.bkecf@fedphe.com  
Sherri Jennifer Smith on behalf of Creditor PHH Mortgage Corporation nj.bkecf@fedphe.com,  
nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11